

THREE SECRETS FOR LIVING IN THE LAST DAYS

BY DR. JERRY VINES

By the Book™ A Chapter by
Chapter Bible Study Series
from **Jerry Vines Ministries**
2295 Towne Lake Parkway
Suite 116 #249
Woodstock, GA 30189

Let's Begin

Jesus has been revealing things to His disciples they never imagined they'd hear. Their immediate concern was the temple and its beauty, but Jesus focused more on the future than they anticipated.

In Matthew 25, Jesus closes out what will be the final discourse in this Gospel. The hourly countdown had begun. Jesus would hang between heaven and earth, agonizing both because His people rejected Him, and even more because His Father mysteriously forsook Him. He bore our sin and died in our place.

As this chapter develops, we discover three secrets to living in the last days:

- I. The First Secret for Living in the Last Days is Readiness (vv. 1-13)**
- II. The Second Secret for Living in the Last Days is Responsibility (vv. 14-30)**
- III. The Third Secret for Living in the Last Days is Reckoning (vv. 31-46)**

I. The First Secret for Living in the Last Days is Readiness (vv. 1-13)

Though Jesus has already touched upon this (24:42, 44), He pounds the nail even harder and deeper here by telling a parable about ten virgins (v. 1). *In its truest sense, the parable is applicable to Israel.* That's not to say, however, that no application can pertain to us. The parable easily divides into three parts.

First, we observe the sleepy reception (vv. 1-5). A wedding was a special time in Jewish social life. There were two phases. In phase one, the bridegroom and his friends leave his home to get the bride from her parents, returning to his house for the marriage feast. As the groom conducted his bride home, friends, all of whom were to go to the wedding feast, joined them.

The ten virgins in Jesus' parable "took their lamps and went forth to meet the bridegroom" (v. 1). They were alerted to his coming. There are multitudes of people in and around the church who believe Jesus is coming again, but they fail to prepare. *Readiness is a secret they should have known but didn't.*

Thus, Jesus speaks of the ten virgins, five of which were wise and five that were foolish (v. 2). Also, notice Jesus always assumes there are two types of people—*saved and lost.* Too many times we divide people differently than does our Lord. Our divisions center on rich/poor, educated/illiterate, cultured/uncultured. With Jesus, it was saved or lost. In which group do you belong? Are you certain you belong there? For there is another group. Readiness to meet Jesus is always indicative of the saved, not the lost.

Notice that the ten virgins all looked the same, carrying the same equipment—a lamp. At the time of their departure, no one could tell the wise ones from the foolish. Here is a lesson we all should learn: Many people profess faith in Christ. That is no guarantee, however, that all who *profess* faith *possess* faith any more than all the virgins who had lamps were prepared and ready. What made the difference between the wise and the foolish? "Some took oil in their vessels with their lamps", Scripture tells us (v. 4). The others did not. The key question is, do you have oil in your lamp? *Readiness always means one possesses oil. That's the secret of living in the last days.*

Reflection Connection

It seems selfish for the five virgins to deny giving their friends of their oil. What do you think? Explain.

Reflection Connection

Is it possible to prepare too much? How does one know when he has prepared properly for the end times?



Notice that the “bridegroom tarried” (v. 5). This was a hint to Jesus’ disciples (and us) that He would not return soon. Now is a day of delay. But it is a delay for His *returning*, not our *relaxing*. Yet that’s precisely what the foolish virgins did: “While the bridegroom tarried, they all slumbered and slept” (v. 5). Admittedly the wise virgins who possessed oil could afford to rest peacefully. After all, their readiness to meet the bridegroom was evident: they brought the oil! On the other hand, the foolish virgins rested, presumptuously awaiting the bridegroom unprepared (vv. 3, 8). The tendency is always to be sleepy toward spiritual matters. It is easy to be indifferent. For the foolish virgins, it cost them dearly.

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Reflection Connection

Are there any signs that tell us when the day of grace is closed? Explain.

Now that we have seen the *sleepy reception* the ten virgins gave (vv. 1-5), let us look at the *sure return* (vv. 6-10). “At midnight” an obvious arousal took place (vv. 6-9).

The arousal resulted from “a cry made” (v. 6). This was a definitive moment. However ready they were at that moment would have to suffice. The day of grace closed.

Upon the cry, all ten virgins arose, five of which lit their lamps and scurried off to meet the bridegroom (v. 7). The foolish recalled their mistake, and frantically called to their friends to make them a loan (v. 8). Some things cannot be borrowed; least of all can one person live on another’s grace. Spiritual life cannot transfer from one person to another. Salvation is a personal matter and must be treated as such. If oil is to be possessed, we must possess our own.

The foolish virgins took the advice of their friends and hurried into town to purchase oil (v. 9). Another sad discourse—there was no oil available by that time. It is too late in the evening to purchase such a commodity. Even sadder, while they were in the village searching for what could not be found, the bridegroom came and left again (v. 10). The time for oil is now. Jesus offers an ample supply and God’s flasks of oil never run dry (Isaiah 55:1).

The bridegroom led the wedding party to the chambers and the “door was shut” (v. 10). The imagery here is stark. Some were shut in; that is, the door shutting was an act of *inclusion*. The ready ones went in to the marriage supper, and there they were safe, secure and specifically cut off from any future sorrow, sin, or suffering.

Also, the door shutting was a divine act of *exclusion*, shutting out all who were not prepared. This is demonstrated by the bridegroom’s solemn refusal (vv. 11-13). The foolish virgins stumbled their way through the darkened night without lanterns to the door of the bridegroom’s chambers. They began to plead: “Lord, Lord, open to us” (v. 11).

Sadly, the lesson is ever so clear: *if you are not ready when Jesus comes, you will experience no second chance*. Imagine the terror that grips the heart upon realizing that eternal exclusion is one’s destiny. No hope exists. No wonder, then, Jesus ends this parable with the buzz word of this section: “watch” (v. 13). The secret of readiness cannot be overemphasized.

Reflection Connection

If the door could have been opened, why do you think the five foolish virgins were kept out? What if they had expressed their sorrow?



II. The Second Secret for Living in the Last Days is Responsibility (vv. 14-30)

What Jesus only hinted at in the parable of the ten virgins, He makes crystal clear here: to live in the last days, one must live one's life responsibly. Every talent we possess, every material possession we own must be dedicated to the Lord. The parable of the ten virgins was about *readiness* and *watchfulness*. The parable of the talents is about *responsibility* and *working*.

Let us unpack this parable beginning with the servants' **ability** (vv. 14-15). A man planning to travel to a foreign country gathered his servants together, handing out to each a certain amount of "talents" (vv. 14-15). These were not natural abilities like singing. Rather, the talents were monetary weights, possibly made of silver. Five talents would represent approximately twenty years' wages for the average worker! Note that all the servants did not receive equal talents. Our lesson is clear: *not everyone receives the same opportunities*.

Reflection Connection

Is it fair if not all persons receive the same opportunity as others? Why or why not?

How are the opportunities apportioned? Jesus said it was "each according to his several abilities" (v. 15). Spiritual gifts are always given at the complete discretion of the Holy Spirit (cp. 1 Corinthians 12:11). Each Christian is given some talents, and some Christians receive numerous talents. Of course, opportunities (talents) require the appropriate response—responsible use.

Notice also the servants' **activity** (vv. 16-18). Two of the three servants go to work immediately, fully active and taking advantage of all the resources the master of the house left them. They were not equal in ability, but they were required to act responsibly with the opportunities afforded them.

Some Christians become jealous of others because of the specific opportunities others have received. A pastor of a smaller church may wonder why he does

not pastor the larger church down the road. What we fail to remember is that we are required to fulfill the opportunity God gives to us.

The inactivity of the third servant stands out. He buried his talent "in the earth" (v. 18). To bury one's opportunity is to neglect to fulfill one's duty and therefore is irresponsible. Too often this happens to a lot of well-meaning Christians. Instead of pursuing the calling one has, inactivity buries a person's talent forever.

Where there's a day of *responsibility*, hot on its heels is a day of *accountability* (vv. 19-30). "After a long time," Jesus said, "the lord of these servants cometh and reckoneth with them" (v. 19). The Lord is coming again, and while always to be expected, His return may not be immediate.

The first order of business when the lord came was to call his servants together and receive a report. Jesus calls this "reckoneth." This was a commercial term used to compare accounts (cp. Romans 14:10, 12). The faithful servants offered

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their report first (vv. 19-23). They were excited for the lord to see their work. Both servants doubled the talents for the master (vv. 20, 22). The reward they received was “Well done thou good and faithful servant” (vv. 21, 23).

After the lord praised them, he promoted them. They entered the “joy of thy lord.” Whatever the greatest joy a Christian may experience now, cannot compare to the “Well done...enter thou into the joy of thy Lord” then. The pleasure will be unimaginable. All of this came from living by the secret of the last days—*responsibility*.

Not all was so well, unfortunately. The slothful servant brought his report (vv. 24-30). Instead of pursuing the opportunities as did the other servants, he went and “hid the talent in the earth” (v. 25). Some raise the question if this person is saved or not. It seems clear that he is saved. After all, he is called a servant just like the others.

He is also judged at the very same time as the other servants who, no doubt, are saved. Lost people stand alone before the Great White Throne of judgment (Revelation 20:11-15). No Christian will be there. Thus, it seems clear even the slothful servant was saved.

But his loss is obvious (vv. 28-30). Stripped of his talent, he’s carried away to hell (v. 30). Know however, it is not to suffer there, because no Christian will be banished to “outer darkness.” Instead, he journeys there to see the result of wasted life, slothful activity and buried talents.

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III. The Third Secret for Living in the Last Days is Reckoning (vv. 31-46)

The final parable Jesus tells pertaining to the last days focuses on the contrast between those souls that are God’s and those that are not. Though we see this truth woven throughout this discourse, here the day of reckoning is at its peak.

Jesus begins with the *coming of the sovereign* (vv. 31-33). The “Son of man” comes with glory untold (v. 31). The next time He comes He will not come as Savior but as Sovereign (cp. v. 34). The purpose of His coming in this passage particularly affects those nations that will be allowed to enter the millennium. On the glory throne, Jesus sits in judgment over the nations, separating them as a shepherd divides goats from sheep (vv. 32-33).

“Sheep” are a picture of gentleness and simplicity. Those among the nations who become believers during the Great Tribulation will be counted as sheep.

Reflection Connection

How will Jesus’ second coming contrast with His first coming? Be specific.



Reflection Connection

Explain the difference between sheep and goats. What are some characteristics of each?

On the other hand, “goats” are naturally quarrelsome creatures, destructive in temperament. They are associated many times with both witchcraft and Satan. “Goats” reject the preaching of the witnessing remnant God saves who preach the true Gospel during the Great Tribulation. They are lost and stand under condemnation. Thus, they are “separated,” goats on the left and sheep on the right (v. 33).

The announcement is sent forth: “Come ye blessed of my Father, inherit the kingdom prepared for you from the foundation of the world” (v. 34). Inheriting the kingdom, they will reign with Christ on earth! This refers to the millennial kingdom about which John wrote (Revelation 20:1-6).

An interesting factor resides in this scenario—amazement expressed from both sheep (v. 37) as well as goats (v. 44). The criterion Jesus gives for inviting them to enter into the millennial reign is how they treated Israel. *Note, however, our criteria is what we did with Jesus.* If you have not received Him as Lord and Savior, you stand no hope in the days to come.

Additionally, Jesus remarked that what they did to others, they did to Him, whether good (v. 40) or evil (v. 45). Jesus sums up His final teaching here by passing a sentence (vv. 41-43). The day of reckoning had arrived. Understanding this is a key secret in last-days living.

The conclusion was reached because the evidence was in (vv. 44-46). They were condemned not so much for what they did, but for what they did not do. Once again, the bottom line for you is, what have you done with Jesus? That will determine your destiny.

Golden Greek Nugget

In Jesus’ parable, the lord who had gone away for a long time returned to “reckoneth” with them. The term translated “reckoneth” literally means “to take up together.” This would involve a personal encounter between the lord and the servant whereby the records were opened and the servant’s accounts were meticulously evaluated. A day of accounts awaits everyone, when our books will be opened and our lives evaluated. Only the one who trusts Christ can make the grade.

Wrap Up

Three secrets exist concerning living in the last days. *Jesus reveals them to us so we may live pleasing to Him. The first secret is readiness. Are you ready? Are you prepared? How do you get ready? That is the second secret—responsibility. Neither the five foolish virgins nor the slothful servant took preparation seriously. Instead they lived irresponsible lives. Finally, what we do or do not do—whether it is concerning lack of oil or burying a talent—will be reviewed on our day of reckoning. May the Lord Jesus give us strength as we prepare to meet Him.*

